

Information to identify the case:

Debtor 1	Edward M. Kraft	Social Security number or ITIN	xxx-xx-7978
	First Name Middle Name Last Name	EIN	--
Debtor 2	Diane M. Kraft	Social Security number or ITIN	xxx-xx-5597
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-20433-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward M. Kraft

Diane M. Kraft

10/23/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward M. Kraft
Diane M. Kraft
Debtor(s)

Case No. 18-20433-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 23, 2020

Form ID: 318

Total Noticed: 87

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Edward M. Kraft, Diane M. Kraft, 28 Ashford Drive, Brick, NJ 08723-7811
517547826	Anthony J. Migliaccio, Esq., American Express, 500 N. Franklin Tpke, PO BOX 278, Ramsey, NJ 07446-0278
517547827	+ Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
517547828	+ Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
517547829	+ Arnold L. Stadtmauer, Esq., Celetano Stadtmauer & Walento, 1035 Route 46 East, PO BOX 2594, Clifton, NJ 07015-2594
517547853	+ Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
517547904	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court., Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517547854	+ Equifax, PO Box 740241, Atlanta, GA 30374-0241
517547855	+ Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
517547856	+ Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
517578057	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517547859	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
517547909	+ Hilton Grand Vacations, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-7606
518744533	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518744534	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
518699700	+ Kentucky Higher Education, Student Loan Corporation, PO Box 24328, Louisville KY 40224-0328
517547865	Motion Federal Credi, Park & Brunswick Ave, Linden, NJ 07036
517609744	+ Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517547878	+ Navient, Po Box 3229, Wilmington, DE 19804-0229
517596575	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517547882	+ Northland Group, Inc., PO BOX 390846, Minneapolis, MN 55439-0846
517678092	Ocean Medical Center, c/o Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
517547884	Paramount Recovery Systems, L.P., 7524 Bosque Blvd., Suite L, Waco, TX 76712-3772
517547885	Phillips & Cohen Associates, Ltd., Mail Stop: 658, 1004 Justinson Street, Wilmington, DE 19801-5148
517657538	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8, Charlotte, NC 28217-1932
517547888	Selip & Stylianou, LLP, 199 Crossways Park Drive, PO BOX 363, Woodbury, NY 11797-0363
517547903	+ Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661-3631

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 23 2020 22:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 23 2020 22:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517621160	EDI: BECKLEE.COM	Oct 24 2020 01:23:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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517547823	+ EDI: AMEREXPR.COM	Oct 24 2020 01:23:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547820	+ EDI: AMEREXPR.COM	Oct 24 2020 01:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547831	+ EDI: TSYS2.COM	Oct 24 2020 01:23:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517547830	+ EDI: TSYS2.COM	Oct 24 2020 01:23:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517547835	EDI: CAPITALONE.COM	Oct 24 2020 01:23:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517547832	+ EDI: CAPITALONE.COM	Oct 24 2020 01:23:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517547838	+ EDI: CAPITALONE.COM	Oct 24 2020 01:23:00	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517547839	+ EDI: CAPITALONE.COM	Oct 24 2020 01:23:00	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
517626286	EDI: BL-BECKET.COM	Oct 24 2020 01:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517547844	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 23 2020 22:42:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
517547846	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517547845	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
517547847	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citibank/Goodyear, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517547848	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
517547851	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517547849	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517547905	EDI: CITICORP.COM	Oct 24 2020 01:23:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517626576	EDI: Q3G.COM	Oct 24 2020 01:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517547858	Email/Text: bk@freedomfinancialnetwork.com	Oct 23 2020 22:37:00	Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
517547908	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 23 2020 22:43:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
517547857	+ EDI: AMINFOFP.COM	Oct 24 2020 01:23:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517547860	+ EDI: AMINFOFP.COM	Oct 24 2020 01:23:00	Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
517547840	EDI: JPMORGANCHASE	Oct 24 2020 01:23:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850

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517547842	EDI: JPMORGANCHASE	Oct 24 2020 01:23:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
517547863	+ Email/Text: PBNCNotifications@perituservices.com	Oct 23 2020 22:38:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517547861	+ Email/Text: PBNCNotifications@perituservices.com	Oct 23 2020 22:38:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517664251	Email/PDF: resurgentbknofications@resurgent.com	Oct 23 2020 22:23:32	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517664252	Email/PDF: resurgentbknofications@resurgent.com	Oct 23 2020 22:23:32	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517651276	+ EDI: MID8.COM	Oct 24 2020 01:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517547866	+ EDI: NAVIENTFKASMSERV.COM	Oct 24 2020 01:23:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547870	+ EDI: NAVIENTFKASMSERV.COM	Oct 24 2020 01:23:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547874	+ EDI: NAVIENTFKASMSERV.COM	Oct 24 2020 01:23:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547883	Email/Text: OMCbankruptcy@hackensackmeridian.org	Oct 23 2020 22:43:00	Ocean Medical Center, c/o Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140
517672588	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517672092	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517679142	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
517672587	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517679161	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
517664635	+ EDI: JEFFERSONCAP.COM	Oct 24 2020 01:23:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517616511	EDI: Q3G.COM	Oct 24 2020 01:23:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517683089	EDI: SALLIEMAEBANK.COM	Oct 24 2020 01:23:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
517547886	+ Email/Text: bankruptcy@savit.com	Oct 23 2020 22:44:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
517547887	+ Email/Text: bankruptcy@savit.com	Oct 23 2020 22:44:00	Savit Coll, 46 W Ferris St, East Brunswick, NJ 08816-2159
517667439	+ EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517549325	+ EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517547889	+ EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy,

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517547891	+ EDI: RMSC.COM		Po Box 965060, Orlando, FL 32896-5060
		Oct 24 2020 01:23:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517547893	+ EDI: RMSC.COM		
		Oct 24 2020 01:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547894	+ EDI: RMSC.COM		
		Oct 24 2020 01:23:00	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517547895	+ EDI: RMSC.COM		
		Oct 24 2020 01:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547897	+ EDI: RMSC.COM		
		Oct 24 2020 01:23:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517547899	+ EDI: RMSC.COM		
		Oct 24 2020 01:23:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547901	+ EDI: RMSC.COM		
		Oct 24 2020 01:23:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517655899	+ EDI: AIS.COM		
		Oct 24 2020 01:23:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517547907	+ EDI: WFFC.COM		
		Oct 24 2020 01:23:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517547906	+ EDI: WFFC.COM		
		Oct 24 2020 01:23:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517634289	EDI: WFFC.COM		
		Oct 24 2020 01:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517547824	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547825	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547821	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547822	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547836	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517547837	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517547833	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517547834	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517547852	*+	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517547850	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517547841	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517547843	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
517547864	*+	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517547862	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517547867	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547868	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547869	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547879	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
517547880	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
517547881	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
517547871	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547872	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500

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517547873	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547875	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547876	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547877	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547890	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547892	*+	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517547896	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547898	*+	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517547900	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547902	*+	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517547910	##+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
jdb	*+	Diane M. Kraft, 28 Ashford Drive, Brick, NJ 08723-7811

TOTAL: 0 Undeliverable, 33 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgrou@kmlawgroup.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
Jonathan Goldsmith Cohen	on behalf of Debtor Edward M. Kraft imclawgroupecf@gmail.com:g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Joint Debtor Diane M. Kraft imclawgroupecf@gmail.com:g.jr77824@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor RoundPoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7